

Docket No.: 3350-121D  
File No. 1158.42863X00  
Client No.: Multiple Operating Accounts-D



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
HAMILTON, et al. : Art Unit: 3621  
Serial No: 10/631,970 :  
Filed: August 1, 2003 : Examiner: TBD  
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- ☒ No additional fee is required.  
☒ Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler  
Registration No. 51,370

Suite 1800  
1300 North Seventeenth Street  
Arlington, VA 22209  
Telephone: (703) 236-6080  
Facsimile: (703) 312-6666

SWC/slk

Docket No. 3350-121D  
File No. 1158.42863X00  
Client No. Multiple Operating Accounts-D



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

HAMILTON, et al

Serial No. 10/631,970

Filed: August 1, 2003

For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

:  
:  
:  
:  
:

: Group Art Unit: 3621

: Examiner: TBD

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-121D  
File No. 1158.42863X00  
Client No. Multiple Operating Accounts-D

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42863X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

Sterling W. Chandler  
Registration No. 51,370

1300 North Seventeenth Street  
Suite 1800  
Arlington, VA 22209  
Tel.: 703-312-6600  
Fax.: 703-312-6666

SWC/slk

Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
		FILING DATE August 1, 2003	GROUP

**U.S. PATENT DOCUMENTS**

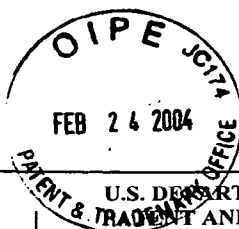
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA	5,873,072	2-16-99	Kight, et al.		
/J.A./	AB	5,025,373	6-18-91	Keyser, Jr., et al.		
/J.A./	AC	5,710,889	1-20-98	Clark, et al.		
/J.A./	AD	6,311,170	10-30-01	Embrey		
/J.A./	AE	5,794,221	8-11-98	Egendorf		
/J.A./	AF	5,978,780	11-2-99	Watson		
/J.A./	AG	6,032,133	2-29-00	Hilt, et al.		
/J.A./	AH	6,098,053	8-1-00	Slater		
/J.A./	AI	4,823,264	4-18-89	Deming		
/J.A./	AJ	5,974,146	10-26-99	Randle, et al.		
/J.A./	AK	2001/ 0037295	11-1-01	Olsen		
/J.A./	AL	6,188,994	2-13-01	Egendorf		

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner /John Anderson/		Date Considered 10/07/2008



Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO.	SERIAL NO.
		3350-121D	10/631,970
		1158.42863X00	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
		FILING DATE August 1, 2003	GROUP

**U.S. PATENT DOCUMENTS**

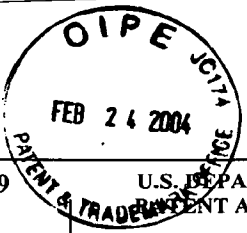
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA 2002/0116331	8-22-02	Cataline, et al.			
/J.A./	AB 5,420,405	5-30-95	Chasek			
/J.A./	AC 5,504,677	4-2-96	Pollin			
/J.A./	AD 5,677,955	10-14-97	Doggett, et al.			
/J.A./	AE 5,920,848	7-6-99	Schutzer, et al.			
/J.A./	AF 6,029,150	2-22-00	Kravitz			
/J.A./	AG 5,920,847	7-6-99	Kolling, et al.			
/J.A./	AH 5,383,113	1-17-95	Kight, et al.			
/J.A./	AI 5,966,698	10-12-99	Pollin			
/J.A./	AJ 5,884,288	3-16-99	Chang, et al.			
/J.A./	AK 5,220,501	6-15-93	Lawlor, et al.			
/J.A./	AL 5,283,829	2-1-94	Anderson			

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	/John Anderson/	
	Date Considered 10/07/2008	

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
		<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
				FILING DATE August 1, 2003	GROUP

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA	5,326,959	7-5-94	Perazza		
/J.A./	AB	5,336,870	8-9-94	Hughes, et al.		
/J.A./	AC	5,465,206	11-7-95	Hilt, et al.		
/J.A./	AD	5,699,528	12-16-97	Hogan		
	AE	5,727,249	3-10-98	Pollin		
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	/John Anderson/	
	Date Considered	10/07/2008